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Sent: Thursday, March 03, 2011 7:59 PM
To: Hanchett, James (DPH)
Subject: Action Required: In State Employees with Health Insurance Must Re-enroll April 8 - May 9, 2011

ACTION REQUIRED
In-State Employees with GIC Health Insurance Must Re-enroll in Health Insurance
April 8 - May 9, 2011

During this year's annual enrollment of April 8 – May 9, 2011, all active in-state employees with GIC health insurance **MUST** re-enroll in health insurance coverage. If you do not re-enroll (or cancel) coverage, the GIC will select your health plan for you.

Employees are exempt from this requirement if they:

- Do not have GIC health insurance
- Live outside of Massachusetts
- Are on direct bill for 100% of the GIC health insurance premium

This year, you will receive your *GIC Benefit Decision Guide* at home instead of through the GIC Coordinator in your benefits office. Employees who must re-enroll in health insurance will receive a personalized re-enrollment form with their guide. Use this form to make your health insurance plan selection. Return it to your agency's Coordinator no later than Monday, May 9.

To encourage you to consider one of the GIC's limited network plans, the GIC will be offering three months of coverage absolutely free. It's like having a three-month "premium holiday." **You will pay no health insurance premium for August, September, and October if you enroll in one of the following plans!**

- Fallon Community Health Plan Direct
- Harvard Pilgrim Primary Choice Plan
- Health New England
- NHP Care – Neighborhood Health Plan
- Tufts Health Plan Spirit
- UniCare Community Choice Plan

During annual enrollment, be sure to research your options:

- Identify which plan(s) you are eligible to join, and get an overview of plan benefits by reading the *Benefit Decision Guide* that will be mailed to your home before annual enrollment begins.
- Consider one of the GIC's limited network plans with the three-month premium holiday.
- For the plans you are interested in, determine if your doctors and hospitals are in the plan's network. Call the plan or go to the plan's website and search for your doctors and

hospitals. Be sure to specify the health plan's full name, such as "Tufts Health Plan *Spirit*" or "Tufts Health Plan *Navigator*." Network provider details will be on the plan websites by the time annual enrollment begins. *Keep in mind that if your doctor or hospital leaves your health plan's network during the year, you **must** stay in the plan for the year. You can change to another plan during the next annual enrollment. In the meantime, the health plan will help you find another provider.*

- See the GIC's website or attend a Health Fair for more details. Note: you do not need to attend a Health Fair to enroll; simply return the enrollment form to your GIC Benefits Coordinator.

! Remember:

- Most employees **MUST** re-enroll in health insurance or cancel their coverage during annual enrollment: April 8 – May 9, 2011. If you do not re-enroll, the GIC will select your health plan for you.
- Limited network plans will save you money and you will receive a three-month premium holiday for enrolling in one of these plans.
- Use the special form sent to your home with your *Benefit Decision Guide* to make your selection and return it to your GIC Benefits Coordinator no later than May 9, 2011.